Thiés
Serer FA32
Wolof MS30
SONINKE MS21
BAMBARA FA8

/397 cont./ Table II (cont.)

No.	Ethnic Group	Occupation	Income	Expenses
33	Sérère	Chauffeur	25,000	15,706
34	Wolof	Employee P. T. T.	25,900	14,715
35	Wolof	Staff employee D. N.	27,000	16,654
36	Wolof	Private accountant	34,000	19,829
37	Wolof	Truck-gardener	36,000	23,680
38	Wolof	Jeweler	50,000	27,397
39	Sarakolé	Teacher	51,000	21,240
40	Wolof	Staffworker D. N.	55,000	31,004
41	Sarakolé	Head employee D. N.	55,500	21,105
42	Bambara	Chief worker, C. D. N.	56,000	24,548
43	Wolof	Doctor	81,000	34,612

/398 cont./

deficits of Nos. 24, 25, and 26, which are less significant. The slenderness of the deficit of No. 3 can be explained by the limited number of persons that the unit of consumption contains.

in the care of one of the families having the smallest income.)

This deficit is, of course, theoretical. Not having followed these families closely for an entire year, we cannot pretend to present an exact balance-sheet of their budget. It is possible that our percentages would be reduced in the course of a year, or a longer period, either by a reduction in expenses (reduction of consumption, or reduction of the unit of consumption itself) or by the creation of another source of income. The fact remains, however, that they do exist and that they are important.

It will be easy for us to show where they come from. It is almost impossible to explain rationally their persistence and their

/398 cont./

426 near generality. A continual deficit of 20% of the monthly
*511 income soon creates, for an individual or a group of individuals, an enormous liability inconceivable in a society economically organized according to Western standards. To be loaded with debts is a disgrace in Europe. The non-payment of purchases on credit is sanctioned. Most of the heads of families that we investigated did not hide the sums that they owed, whether because of purchases on credit among the merchants or directly as a consequence of borrowing money. To the extent that they remembered them. And, when a debt is paid, it is often because a sum perhaps larger was borrowed a few moments before.

*511 Only the importance of the practice of selling and buying
452 on credit permits the system to endure. About 80% of the Africans of the cities, in Senegal at least, buy what they need on credit. Little more than the daily marketing for the household (vegetables, condiments, fish and meat) is done with cash. Of course, the costs of buying on credit are overly high: 5, 10, 15% depending on the products, up to 50% sometimes (for cloth, for example). And the merchants who consent to
[443] these practices are for the most part resellers at second or third hand; the cash price itself is higher. But they sell sugar by lumps and matches by the unit...

*511 The African salaried worker, when he receives his salary,
426 in practice pays his debts for the month, and begins to go into
452 debt until the end of the following month. In many cases, as is proved by the debts shown, /399/ /Table III appears here/ /400/ the total of this salary is quite inferior to the sums to
[166] be reimbursed. If then a merchant does not consent to any more credit (in general they are patient), it is always possible to go to another one by changing quarter.

*511 The merchant himself does not lose anything; his prices
452 are sufficiently high so that, even though not paid in full, the sums received permit him to make his own purchases. And he always has some customers with higher incomes who pay their

4: Mersadier--17 U-5 (1954) 1955 MS37 Senegal MS37
Thies
SONINKE MS21
FULANI MS11
Wolof MS30
SERER FA82
TUKOLOR MS27
BAMBARA FA8

Table III

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No.	Ethnic Group	Occupation	Income	Monthly Surplus or Deficit	% in Relation to Income
1	Sarakolé	Laborer	5,800	- 1,555	26.8
2	Peul	Orderly	6,100	- 1,642	26.9
3	Wolof	Laborer	6,500	- 416	6.4
4	Sérère	Laborer	6,700	- 3,034	45.2
5	Toucouleur	Orderly D. N.	6,745	- 1,237	18.3
6	Wolof	Mattress-maker	7,000	- 1,471	21.0
7	Wolof	Laborer	7,000	- 2,231	31.8
8	Wolofo	Orderly	7,410	- 1,124	15.1
9	Wolof	Baker	7,500	- 2,967	39.5
10	Wolof	Cultivator	8,150	- 1,641	20.1
11	Moor	Auxiliary D. N.	8,940	- 2,168	29.2
12	Peul	Laborer	9,000	- 1,593	17.5
13	Wolof	Laborer	9,800	- 1,614	16.4
14	Wolof	Cultivator	10,000	- 1,354	13.5
15	Bambara	Laborer	10,000	- 1,621	16.2
16	Bambara	Auxiliary	10,675	- 2,206	20.6
17	Moor	Auxiliary	10,800	- 2,306	21.3
18	Peul	Spec. laborer	11,000	- 1,758	15.9
19	Toucouleur	Accountant	11,950	- 2,418	20.2
20	Bambara	Auxiliary D. N.	12,000	- 2,582	21.5
21	Wolof	Clerk	13,000	- 3,579	27.5
22	Wolof	Auxiliary	14,000	- 1,488	10.6
23	Wolof	Cultivator	15,000	+ 452	3.0
24	Wolof	Cultivator	15,000	- 426	2.5
25	Wolof	Auxiliary	15,630	- 837	5.3
26	Wolof	Employee P. T. T.	15,800	- 529	3.3
27	Wolof	Shoemaker	16,200	+ 1,563	9.2
28	Wolof	Worker D. N.	22,000	+ 259	1.1
29	Toucouleur	Police sergeant	22,000	+ 286	1.3
30	Wolof	Weigher D. N.	24,000	+ 2,004	8.3
31	Wolof	Carpenter	25,000	+ 1,079	4.3

Thiès
Wolof MS30
Serer FA32
SoNINKE MS21
BAMBARA FA8

/399/ Table III (cont.)

No.	Ethnic Group	Occupation	Income	Monthly Surplus or Deficit	% in Relation to Income
32	Wolof	Cultivator	25,000	+ 1,442	5.7
33	Sérère	Chauffeur	25,000	+ 1,128	4.5
34	Wolof	Employee P.T.T.	25,900	+ 977	3.7
35	Wolof	Staff employee D.N.	27,000	+ 2,117	7.8
36	Wolof	Private accountant	34,000	+ 751	2.2
37	Wolof	Truck-gardener	36,000	+ 1,237	3.4
38	Wolof	Jeweler	50,000	+ 2,555	5.1
39	Sarakolé	Teacher	51,000	+12,894	25.2
40	Wolof	Staff worker	55,000	+ 2,494	4.5
41	Sarakolé	Head employee D.N.	55,500	+ 5,599	10.0
42	Bambara	Chief worker C.D.N.	56,000	+ 4,726	8.4
43	Wolof	Doctor	81,000	+ 847	1.0

/400 cont./ of supporting a second wife in another city on an income that is not very high. Nos. 36 and 43 have a lower percentage of surplus, but here we were able to get quite precise information on the utilization of the /401/ surplus and were able to include these sums in the total expenses.

It has become banal to state that the diet of Africans lacks variety. The food habits remain the most deep-rooted, and although one sees imported food products appear more and more among the African families of the cities, it is striking to verify that almost all are merely superimposed on the old ones. The food base, the meals at noon and in the evening, rarely evolves, no matter what the ethnic group, the income, or the

/427 cont./ Table XIV (cont.)

*511

No.	Ethnic Group	Occupation	Income	Clothing	Equip-ment	Excep-tional Expenses
30	Wolof	Weigher	24,000	22.5	1.0	--
31	Wolof	Carpenter	25,000	5.0	1.0	--
32	Wolof	Cultivator	25,000	2.6	13.3	--
33	Sérère	Chauffeur	25,000	9.3	5.0	--
34	Wolof	Employee P.T.T.	25,900	16.0	8.7	0.6
35	Wolof	Managerial employee	27,000	9.2	3.7	2.6
36	Wolof	Private accountant	34,000	15.9	0.4	1.9
37	Wolof	Truck-gardener	36,000	9.2	1.3	3.4
38	Wolof	Jeweler	50,000	9.5	4.1	4.2
39	Sarakolé	Teacher	51,000	11.4	2.0	--
40	Wolof	Chief worker	55,000	12.1	2.2	--
41	Sarakolé	Head employee	55,500	9.0	5.2	--
42	Bambara	Chief worker	56,000	13.2	8.1	15.0
43	Wolof	Doctor	81,000	6.1	1.0	3.0

/428 cont./

*511 796 [435] [262] [424]

would have to be truly exceptional circumstances for this rule to be derogated. A sheep is worth 1,500 to 3,000 francs. And, of course, it is not interdicted to kill several of them. The mutton must be accompanied by various dishes, also as copious as possible.[1/1] All of this adds up to large outlays and often indebtedness for several months. The percentages in proportion to the monthly incomes are low, but it is in one month that all these expenses occur, and also many devoted to clothing. It is difficult not to go into debt.

1/1 [for the Moslem holiday - Tabaski - ANALYST]

/430 cont./

*511 Finally, eight families more or less regularly devote
517 a part of their incomes to the heading "Diversions"; ex-
[541] cluding No. 36 /431/ (he attends the horse races), all go to
[546] the cinema or send their children there. They are the numbers:

No. 16:	1%	No. 36:	1%
No. 22:	3.5%	No. 39:	0.6%
No. 26:	0.9%	No. 40:	0.2%
No. 33:	0.6%	No. 43:	0.6%

[204] There must be added to that five families who read and buy newspapers:

No. 34:	Employee...	0.3%	of the income
No. 36:	Accountant..	0.7%	--
No. 39:	Teacher.....	1.6%	--
No. 41:	Employee...	0.4%	--
No. 43:	Doctor.....	2.5%	--

*511 A final question presents itself. How, when there is
423 any, are the surpluses utilized.

We have been able to get precise data in only two cases: No. 36 built a house to which he devoted in one year, from March 1952 to March 1953, 80,000 francs. On the
[427] other hand, No. 43 has taken in rent-sale a villa in Dakar, and for that he pays 12,300 francs per month.

[554] Moreover, the ambition of many, as we have said, is to become the owner of their dwelling. Some look further and want some gardens besides. Several already possess one or the other and are only trying to improve or enlarge them. One of them claimed that he had had a well dug, but he was unable or did not want to remember the sums put into this undertaking.

*511 One of the family heads succeeded in starting a trans-
[472] portation business after having purchased two carts and a horse.
[494] Some hoard. We believed that a cultivator had a good-sized
[454] bank account and loaned the money at usurious rates. We have
[426]

/431 cont./

*511 not been able to take this income into account, but he is certainly erroneously placed in our list; this is No. 23. The 15,000 francs shown indeed correspond to his way of life, but he should certainly be higher.

Finally, many do not know where the money goes... and would be very surprised to learn that they should normally have a surplus at the end of each month. It is very probable [426] that they loan /432/ much of it, which is never returned to them and which they do not think of asking for; they are the ones who permit the system to remain in equilibrium.

*511 114 Many points have remained obscure in the course of this study, and many others require some explanation. We have strictly limited ourselves to a report of the verifications that we have made concerning the budgets of our families, not wishing to go still further and speak of the "standard of living." These are thus raw results which need to be worked over, put back in their framework, and illuminated in the light of their context: all the elements that make up African daily life.

But other studies of the same order are under way. One was recently made in Dakar itself; another will soon begin in Saint-Louis. By combining the results we will then be able to confirm certain of the tendencies shown and, finally, perhaps to draw some valid conclusions.

*511 The provisional conclusions would be: the apparent impossibility, or in any case the difficulty, of balancing a budget when the income is less than 15,000 francs, at least by changing the food habits (by consuming more millet, for example) and above all the social context. But on this last point the traditions are still the strongest. On the other hand, as we have just said, it is because of them that the system remains in equilibrium. [369] But from this struggle between two forces, the traditions of the rural life and the necessities of life in the city, there is the danger that disequilibrium will arise. In any case this is what often happens on the level of the familial groups that we studied.

/157 cont./

195 369 [423] urbanization. An initial slice was portioned out, and a parcel was allocated to the head of each family that was expelled. Ownership granted an uncertain title, but it could become definite if the occupant improved his parcel by building a durable dwelling on it. At first the authorities hardly believed in the existence of Pikine; there was no easy communication with Dakar, since the auto road did not yet exist, there was no connection by express bus, no stores, etc. It was believed that the people expelled would return to occupy other lands on the outskirts of Dakar. Contrary to all expectation, /158/ Pikine lived, prospered, and grew by the same process that had given it birth, to the point that today [435] the parcel which originally had no value costs from 30,000 to 40,000 francs. On the other hand, the dwellings that the Office de l'Habitat has now built in the districts are [426] sold on credit to those who have the desire and the means to obtain them.

Pikine thus originated through an administrative decision; it is an agglomeration which has no tradition, no past, a city of recent date and entirely created. Moreover, this brief historical account brings to light another difference which has to do with the mode of peopling it: in the districts it is voluntary, while in the quarters it has been more or less imposed by the administration.

121 This assemblage of peculiar traits make Pikine a very interesting city from the sociological point of view. The investigation, which was conducted during the latter half of 1960, pursued a threefold goal: first, to collect a certain number of general data which would complete or confirm those which had already been gathered; then to examine to what extent the difference in housing conditions did or did not produce a perceptible difference in behavior and style of living, especially with regard to the family; finally, in correlation with the preceding problem, to study the evolution of family behavior in an urban environment and to observe the appearance of new familial structures better adapted to an urban environment than the traditional family.

/174 cont./

162 463 [427] the development of agricultural work; there has been none of this. Indeed, the lands are the property of the Lebou of neighboring villages and the cost of renting is high. Gardening therefore remains the privileged domain of the old villages of the peninsula, Keur-Massar, Thiaroye-sur-Mer, and Cambérène.

2nd. The great majority of the labor force is made up of non-specialized workers: almost 45% manual workers without occupational qualifications.

3rd. The Moors have a special place: two-thirds are merchants who keep shop, and the last third is made up almost exclusively of butchers who have been classed among the "manual workers."

4th. The most interesting feature is the difference which distinguishes the occupational structure of the districts from that of the quarters: in the first, no shop, either Moorish or Wolof, and practically no artisan; in the second, practically one worker out of two has no occupational qualifications, whereas this proportion drops to 12% in the districts; finally, and above all, out of three heads of families in the former, two are officials, whereas there is no more than one official out of ten in the latter.

362 463 [427] [426] [465] The reason for this recruitment is solely of an economic nature. Almost all the inhabitants of the districts are owners of their dwellings or will become such after they have made their payments. Now, these are spread over five years and have been calculated in such a way that the monthly payment does not exceed a quarter of the salary received. For the cheapest dwellings this is equal to a payment of 5,000, therefore to a monthly salary of about 20,000. A /175/ guard, houseboy, or a laborer does not earn this sum and is incapable of procuring a dwelling of this type. The dwellings of the districts are thus principally reserved for the officials, and then for the staffs, who have an adequate and 571 an assured salary. We therefore witness here the appearance of this phenomenon of social differentiation observable in many other African countries; it consists of the existence

/11 cont./

244 654 as the one of the famous "groundnut scheme" of Tanganyika. Moreover, they have greatly contributed to the rationalization of the traditional techniques, also studied since 1924 at the experimental center of Bambey.

242 244 654 3. Improvements in the traditional methods of cultivation. The center of Bambey, administered by the Institut de recherche des huiles /12/ et oléagineux (I.R.H.O.) /Institute for Research on Oils and Oily Substances/ has made great efforts, especially since the end of the last war, in the selection of seed, instituting new methods of cultivation, and protection of the soil and the natural environment. These studies, together with the information furnished by Bouiel and Séfa, have given very encouraging results.

1) The selection of seed. In traditional cultivation, the cultivator had to take the seed for the next season from his own harvest. This system was not very satisfactory: the seeds were often of mediocre quality, and they did not keep well; finally, very often the cultivator improvidently sold part of his stock before the end of trading and consequently had [426] to resort to usurious loans.

Since 1924 the center of Bambey has introduced seed selected for high yield, adapted to the natural conditions of each productive region. The adoption of creeping varieties for the dry regions of the north and of erect plants for the more moist and compact soils of the south assures an increase of 20% in yields. In 1935 26 metric tons of selected seed had been distributed; in 1951 this figure exceeded 35,000. Since then more than 90% of the seed used has been selected seed. The popularization and the distribution of these seeds are handled by the satellite centers, but above all by the sociétés de prévoyance /welfare societies/, which in 1958 became the Sociétés mutuelles de développement rural (S.M.D.R.). The distribution of the seed takes place between the closing of

22nWinterbotham et al. K-4 (no date) 1944 MS37 Senegal MS37

647 656 *Produce Inspection.* Produce inspection is entrusted to a board nominated by the Chambers of Commerce, but the Government keeps a tight control by exercising a veto on all important appointments to its staff. The Board's inspectorate has very wide powers of inspection over produce, whether destined for local consumption or for export. No produce to which inspection applies can be sent out [439] of the colony without a certificate of purity.

For this inspection a special tax of 5 francs per ton on ground-nuts [651] and palm kernels, and 20 francs per ton on rubber, is imposed on produce intended for export.

456 654 *Native Provident Societies.* There are 14 Native Provident Societies. Bignona and Ziguinchor have combined, but otherwise there is one to each province. In 1937 they had 1,200,000 members, [647] whose annual subscriptions varied from 2·50 francs to 5·00 francs each, and their expenses were some 25,000,000 francs. They supplied over 44,000 tons of ground-nut seeds to their members.

In earlier days the Sine-Saloum society imported stallions from [232] the Argentine for the breeding of mules, and in 1932 the societies devoted nearly 250,000 francs to the purchase of motor vehicles. In cattle-breeding districts they supply breeding stock and improve water-supply and pasturage. By 1933 it was estimated that the societies had sunk over 1,200 wells, while the society of Thiès had [312] constructed a barrage for irrigation purposes.

In addition to strictly agricultural activities, the Senegal societies [426] help their members by advances of cash, which are made not only to meet failure of crops, but also in cases of individual accident or illness.

Mining

656 316 At the end of 1937 the following permits were in force:

Personal licences			4
The Occupation System			
Exclusive licences	10		
Mining licences	32		
Concessions	16		
		58	
Total			62

Education

871 1197 The first attempts to educate the natives of French West Africa were made in Senegal, and they were also remarkable for being instituted, not by missionaries, but by the Crown. Colonel Schmaltz

/128 cont./

654 In order to enjoy these advantages the society member
474 pays an assessment of one franc per year.

244 He can also request and obtain loans of food, rice, or
[731] millet, if he is justified by a case of great necessity: scarcity as a result of an unfortunate or calamitous event.

[426] Finally, since last year, he has been able to obtain loans in money on the condition of certain guarantees. These loans are granted for cultivation, and also for the improvement of his agricultural equipment, or for starting or enlarging his herd. These loans may amount to as much as 5,000 francs and are to be paid back within several years.

654 In 1927, the members numbered 240,000.
474

The society has 30 storehouses, more than half of which
[251] are built out of permanent materials: laterite stones or cement.
[343]

/129/ It has utilized its resources to make wells out of
[312] reinforced concrete in order to procure for the inhabitants the potable water necessary for their needs and for the needs of their animals.

It gives bonuses to the cultivators who exhibit the best harvests. It also awards bonuses for the capture of animals harmful to agriculture.

The work accomplished is remarkable.

[244] The increase in the production of groundnuts in the circle is due to the Société de Prévoyance, under the control of the administration.

In it, commerce has a valuable organization whose usefulness it recognizes and whose incontestable and uncontested services it moreover appreciates.

312 The water problem. Wells. The serious question of water presents itself in the circle as it does everywhere in Senegal. The economic life of the region depends on the water supply of its inhabitants.

In order to prevent the danger of a water shortage, it has been necessary to dig wells. The séanes, natural reservoirs or pockets dug by man, were too small in number. They received rain water, but their volume was limited, and a few weeks sufficed to empty them after the last rainfall.